

Long-Term Care Insurance Experience Reports for 2017

2018

National Association of Insurance Commissioners
2017 Long-Term Care Insurance Experience Reporting - Form 1
Actual vs.Expected Claims and Persistency
Aggregated Totals

	Premiums Earned	Incurred Claims Amount	Loss Ratio	Valuation Expected Incurred Claims	Actual to Expected Incurred Claims	Open Claim Count	New Claim Count	Lives Inforce End of Year	Expected Lives Inforce End of Year	Actual to Expected Lives Inforce
A. Individual										
Comprehensive:										
1. Current	9,544,196,971	9,571,397,065	100.28	6,663,220,287	143.65	217,576	61,017	4,422,935	5,032,899	87.88
2. Prior	9,452,303,712	8,265,948,682	87.45	6,172,093,196	133.92	209,979	65,144	4,502,559	5,139,894	87.60
Institutional Only:										
9. Current	335,334,084	751,695,993	224.16	536,946,417	139.99	22,707	6,429	229,042	223,517	102.47
10. Prior	356,017,008	681,711,391	191.48	496,938,076	137.18	23,121	6,776	243,818	235,511	103.53
Non-Institutional Only:										
17. Current	97,251,394	179,206,673	184.27	115,347,973	155.36	11,682	4,090	82,845	82,457	100.47
18. Prior	106,677,808	179,737,254	168.49	123,721,038	145.28	11,530	3,981	90,027	88,229	102.04
B. Group										
Comprehensive:										
1. Current	1,715,907,546	1,121,928,439	65.38	1,292,527,164	86.80	30,575	8,764	2,038,965	2,057,620	99.09
2. Prior	1,739,547,181	960,626,577	55.22	1,143,555,099	84.00	29,372	9,636	2,084,131	2,147,274	97.06
Institutional Only:										
9. Current	35,286,992	78,210,502	221.64	73,589,183	106.28	2,963	968	42,144	42,073	100.17
10. Prior	37,146,356	74,720,411	201.15	64,870,002	115.18	2,940	920	43,890	43,906	99.96
Non-Institutional Only:										
17. Current	659,579	4,514,962	684.52	1,222,921	369.19	139	23	371	338	109.76
18. Prior	762,569	5,177,536	678.96	1,302,938	397.37	155	38	444	377	117.77
C. Summary										
1. Individual Current	9,976,782,449	10,502,299,731	105.27	7,315,514,677	143.56	251,965	71,536	4,734,822	5,338,873	88.69
2. Individual Prior	9,914,998,528	9,127,397,327	92.06	6,792,752,310	134.37	244,630	75,901	4,836,404	5,463,634	88.52
3. Group Current	1,751,854,117	1,204,653,903	68.76	1,367,339,268	88.10	33,677	9,755	2,081,480	2,100,031	99.12
4. Group Prior	1,777,456,106	1,040,524,524	58.54	1,209,728,039	86.01	32,467	10,594	2,128,465	2,191,557	97.12
5. Total Current (Indv & Grp)	11,728,636,566	11,706,953,634	99.82	8,682,853,945	134.83	285,642	81,291	6,816,302	7,438,904	91.63
6. Total Prior (Indv & Grp)	11,692,454,634	10,167,921,851	86.96	8,002,480,349	127.06	277,097	86,495	6,964,869	7,655,191	90.98

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National Association of Insurance Commissioners
2017 LONG-TERM CARE INSURANCE EXPERIENCE REPORTING FORM 1
MARKET SHARE - TOP ONE HUNDRED COMPANIES
By Actual Lives in Force

Company Code	Group Code	Company Name	State of Domicile	Lives Inforce End of Year	Expected Lives Inforce End of Year	Actual to Expected Lives Inforce	Earned Premiums	Incurred Claims	Direct Loss Ratio	Market Share Percentage	Cummulative Market Share
70025	4011	Genworth Life Ins Co	DE	1,171,422	1,142,379	102.54	2,508,685,127	2,070,619,486	82.54	17.19	17.19
62235	565	Unum Life Ins Co Of Amer	ME	905,113	914,840	98.94	544,370,656	470,316,648	86.40	13.28	30.46
65838	904	John Hancock Life Ins Co USA	MI	845,023	819,502	103.11	1,502,638,916	1,100,025,793	73.21	12.40	42.86
65978	241	Metropolitan Life Ins Co	NY	478,106	473,204	101.04	736,565,592	551,040,992	74.81	7.01	49.88
20443	218	Continental Cas Co	IL	343,168	352,185	97.44	488,953,989	863,316,076	176.56	5.03	54.91
69000	860	Northwestern Long Term Care Ins Co	WI	248,502	248,378	100.05	637,780,146	168,044,935	26.35	3.65	58.56
86231	468	Transamerica Life Ins Co	IA	245,564	234,421	104.75	444,335,115	662,098,629	149.01	3.60	62.16
61263	233	Bankers Life & Cas Co	IL	226,237	223,722	101.12	420,223,127	525,869,066	125.14	3.32	65.48
68241	304	Prudential Ins Co Of Amer	NJ	215,267	215,835	99.74	399,925,164	277,498,116	69.39	3.16	68.64
71412	261	Mutual Of Omaha Ins Co	NE	163,006	159,925	101.93	329,946,280	145,742,489	44.17	2.39	71.03
66915	826	New York Life Ins Co	NY	144,403	143,182	100.85	284,542,899	127,516,117	44.81	2.12	73.15
56014	2938	Thrivent Financial For Lutherans	WI	124,822	123,843	100.79	204,083,244	350,836,950	171.91	1.83	74.98
25178	176	State Farm Mut Auto Ins Co	IL	124,554	121,534	102.48	230,593,143	138,601,253	60.11	1.83	76.80
90611	761	Allianz Life Ins Co Of N Amer	MN	117,945	114,196	103.28	183,922,408	223,316,287	121.42	1.73	78.53
65005	4	RiverSource Life Ins Co	MN	108,124	105,491	102.50	201,585,200	354,062,675	175.64	1.59	80.12
65935	435	Massachusetts Mut Life Ins Co	MA	89,962	72,247	124.52	230,055,395	71,794,672	31.21	1.32	81.44
72990	4011	Genworth Life Ins Co of NY	NY	83,923	82,919	101.21	251,706,714	184,585,008	73.33	1.23	82.67
87726	241	Brighthouse Life Ins Co	DE	77,975	75,817	102.85	224,660,071	622,096,953	276.91	1.14	83.82
93610	904	John Hancock Life & Hlth Ins Co	MA	63,800	62,458	102.15	206,695,864	217,415,211	105.19	0.94	84.75
76325		Senior Hlth Ins Co of PA	PA	58,411	59,001	99.00	101,907,320	286,872,248	281.50	0.86	85.61
69515	1186	Medamerica Ins Co	PA	53,719	54,249	99.02	86,585,734	136,691,605	157.87	0.79	86.40
71404		Continental Gen Ins Co	TX	50,826	50,660	100.33	88,768,515	97,690,077	110.05	0.75	87.14
65595	4815	Lincoln Benefit Life Co	NE	50,590	49,885	101.41	58,360,172	95,120,856	162.99	0.74	87.88
58033		Knights Of Columbus	CT	48,075	46,129	104.22	66,546,546	35,970,879	54.05	0.71	88.59
60054	1	Aetna Life Ins Co	CT	46,112	45,660	100.99	43,137,376	62,592,490	145.10	0.68	89.27
70408	19	Union Security Ins Co	KS	40,307	39,266	102.65	75,941,360	161,030,214	212.05	0.59	89.86
64297	565	First Unum Life Ins Co	NY	38,889	38,959	99.82	71,130,541	95,279,040	133.95	0.57	90.43
69868	261	United Of Omaha Life Ins Co	NE	35,665	34,460	103.50	75,558,966	7,500,604	9.93	0.52	90.95

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National Association of Insurance Commissioners
2017 LONG-TERM CARE INSURANCE EXPERIENCE REPORTING FORM 1
MARKET SHARE - TOP ONE HUNDRED COMPANIES
By Actual Lives in Force

Company Code	Group Code	Company Name	State of Domicile	Lives Inforce End of Year	Expected Lives Inforce End of Year	Actual to Expected Lives Inforce	Earned Premiums	Incurred Claims	Direct Loss Ratio	Market Share Percentage	Cummulative Market Share
77720	572	LifeSecure Ins Co	MI	32,202	31,839	101.14	46,192,031	2,975,112	6.44	0.47	91.42
69477	19	Time Ins Co	WI	30,503	29,712	102.66	48,874,808	214,295,310	438.46	0.45	91.87
66281	468	Transamerica Premier Life Ins Co	IA	30,092	28,727	104.75	48,215,958	64,124,195	132.99	0.44	92.31
65110	119	Kanawha Ins Co	SC	29,761	29,565	100.66	44,322,253	97,656,689	220.33	0.44	92.75
71471	4824	Ability Ins Co	NE	29,166	28,457	102.49	67,617,927	87,789,725	129.83	0.43	93.18
62626	306	CMFG Life Ins Co	IA	28,962	29,030	99.77	44,634,971	14,163,491	31.73	0.42	93.60
80578	367	Physicians Mut Ins Co	NE	25,867	25,541	101.28	46,950,847	48,477,802	103.25	0.38	93.98
60380	370	American Family Life Assur Co of Col	NE	25,358	26,016	97.47	23,108,622	40,422,924	174.93	0.37	94.35
62952	4888	Equitable Life & Cas Ins Co	UT	22,548	18,397	122.56	52,663,338	69,595,989	132.15	0.33	94.68
62553	50	Country Life Ins Co	IL	22,392	21,955	101.99	35,866,809	34,068,546	94.99	0.33	95.01
68195	565	Provident Life & Accident Ins Co	TN	22,227	22,019	100.94	35,300,339	23,395,423	66.28	0.33	95.34
83437	1186	MedAmerica Ins Co of NY	NY	22,083	22,312	98.97	45,243,815	135,992,335	300.58	0.32	95.66
64211	687	Guarantee Trust Life Ins Co	IL	17,689	16,952	104.35	24,865,209	15,390,771	61.90	0.26	95.92
60410	330	American Fidelity Assur Co	OK	17,158	16,395	104.65	22,549,793	15,037,050	66.68	0.25	96.17
69116	619	State Life Ins Co	IN	16,559	16,244	101.94	20,129,405	20,787,916	103.27	0.24	96.42
71714	429	Berkshire Life Ins Co of Amer	MA	16,359	16,263	100.59	56,879,735	6,780,717	11.92	0.24	96.66
68896		Southern Farm Bureau Life Ins Co	MS	15,053	14,604	103.07	24,192,093	46,020,153	190.23	0.22	96.88
42129		United Security Assur Co Of PA	PA	14,683	14,679	100.03	31,198,442	16,571,447	53.12	0.22	97.09
72273		Wea Ins Corp	WI	12,850	13,272	96.82	6,144,925	5,024,310	81.76	0.19	97.28
91642	3891	Forethought Life Ins Co	IN	11,806	11,478	102.86	18,409,267	3,564,181	19.36	0.17	97.46
65056	918	Jackson Natl Life Ins Co	MI	11,529	11,172	103.20	22,551,611	44,650,958	197.99	0.17	97.62
65080	19	John Alden Life Ins Co	WI	9,787	9,308	105.15	9,667,359	36,813,717	380.80	0.14	97.77
70319	233	Washington Natl Ins Co	IN	7,882	7,484	105.32	12,356,112	41,635,027	336.96	0.12	97.88
69345	1216	Teachers Ins & Ann Assoc Of Amer	NY	6,750	6,844	98.63	13,036,475	26,279,562	201.58	0.10	97.98
60488	12	American Gen Life Ins Co	TX	6,247	6,034	103.53	17,038,284	34,601,012	203.08	0.09	98.07
98167	536	BCBS Of FL	FL	6,199	6,057	102.34	8,059,618	13,825,027	171.53	0.09	98.16
61271	332	Principal Life Ins Co	IA	5,632	5,638	99.89	4,678,370	56,909,531	1,216.44	0.08	98.25
80594	4	Riversource Life Ins Co Of NY	NY	5,504	5,458	100.84	9,613,180	19,402,545	201.83	0.08	98.33

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MARKET SHARE - TOP ONE HUNDRED COMPANIES
By Actual Lives in Force

Company Code	Group Code	Company Name	State of Domicile	Lives Inforce End of Year	Expected Lives Inforce End of Year	Actual to Expected Lives Inforce	Earned Premiums	Incurred Claims	Direct Loss Ratio	Market Share Percentage	Cummulative Market Share
61190	280	Auto Owners Life Ins Co	MI	4,731	4,581	103.27	9,117,990	4,053,935	44.46	0.07	98.40
55433	570	BCBS of AL	AL	4,708	4,717	99.81	9,085,264	2,464,989	27.13	0.07	98.47
68560	233	Bankers Consec Life Ins Co	NY	4,424	3,858	114.67	7,802,097	15,500,596	198.67	0.06	98.53
92916	290	United Amer Ins Co	NE	4,388	4,200	104.48	6,132,192	10,171,118	165.86	0.06	98.60
81477	19	Union Security Life Ins Co of NY	NY	4,110	3,992	102.96	8,045,603	22,885,994	284.45	0.06	98.66
60836	3527	American Republic Ins Co	IA	4,043	3,875	104.34	5,109,724	17,927,239	350.85	0.06	98.72
63177	212	Farmers New World Life Ins Co	WA	4,031	3,905	103.23	5,288,060	9,433,684	178.40	0.06	98.77
67660	4667	Pennsylvania Life Ins Co	PA	3,712	3,663	101.34	6,257,985	11,821,751	188.91	0.05	98.83
11860	4902	Copic Ins Co	CO	3,400	3,360	101.19	954,240	2,349,495	246.22	0.05	98.88
65536	4011	Genworth Life & Ann Ins Co	VA	3,310	3,130	105.75	4,203,237	16,456,441	391.52	0.05	98.93
60534	8	American Heritage Life Ins Co	FL	3,234	3,056	105.82	6,382,727	11,346,522	177.77	0.05	98.98
47570	962	Premiera Blue Cross	WA	3,166	3,201	98.91	5,294,154	16,366,559	309.14	0.05	99.02
55026	461	BCBSM Inc	MN	3,134	3,123	100.35	5,343,554	22,366,963	418.58	0.05	99.07
70688	468	Transamerica Financial Life Ins Co	NY	3,088	3,088	100.00	8,813,739	396,394	4.50	0.05	99.11
60142	1216	TIAA Cref Life Ins Co	NY	3,031	2,991	101.34	6,858,057	6,971,858	101.66	0.04	99.16
68462	215	Reserve Natl Ins Co	OK	2,974	2,526	117.74	1,719,873	428,530	24.92	0.04	99.20
19275	473	American Family Mut Ins Co SI	WI	2,827	2,698	104.78	4,286,387	5,003,940	116.74	0.04	99.24
70729	430	BCBS Of KS Inc	KS	2,701	2,739	98.61	3,973,043	19,255,939	484.66	0.04	99.28
62308	901	Connecticut Gen Life Ins Co	CT	2,327	2,311	100.69	1,091,146	2,707,952	248.18	0.03	99.32
62359	4736	Constitution Life Ins Co	TX	2,301	2,284	100.74	5,061,152	8,646,602	170.84	0.03	99.35
68284	4736	Pyramid Life Ins Co	KS	2,183	2,086	104.65	5,383,981	7,383,234	137.13	0.03	99.38
12967	1186	MedAmerica Ins Co of FL	FL	2,160	2,240	96.43	3,864,298	3,305,272	85.53	0.03	99.41
77780	4858	BCBS Of NE	NE	2,111	2,050	102.98	2,511,361	9,993,673	397.94	0.03	99.44
54771	812	Highmark Inc	PA	1,888	1,821	103.68	3,226,232	3,648,149	113.08	0.03	99.47
88072	91	Hartford Life Ins Co	CT	1,857	1,842	100.81	2,568,781	9,858,225	383.77	0.03	99.50
60186	8	Allstate Life Ins Co	IL	1,799	1,839	97.82	1,605,623	11,976,285	745.90	0.03	99.53
54704	936	Independence Hospital Ind Plan Inc	PA	1,544	1,477	104.54	2,377,843	4,968,446	208.95	0.02	99.55
63312	84	Great Amer Life Ins Co	OH	1,539	1,497	102.81	2,640,204	1,573,069	59.58	0.02	99.57

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MARKET SHARE - TOP ONE HUNDRED COMPANIES
By Actual Lives in Force

Company Code	Group Code	Company Name	State of Domicile	Lives Inforce End of Year	Expected Lives Inforce End of Year	Actual to Expected Lives Inforce	Earned Premiums	Incurred Claims	Direct Loss Ratio	Market Share Percentage	Cummulative Market Share
65676	20	Lincoln Natl Life Ins Co	IN	1,538	1,289	119.32	3,258,882	9,164,756	281.22	0.02	99.59
62825	671	Anthem Blue Cross Life & Hlth Ins Co	CA	1,521	1,481	102.70	3,928,894	6,287,936	160.04	0.02	99.62
80624	1199	American Progressive L&H Ins Of NY	NY	1,343	1,320	101.74	3,660,670	5,465,450	149.30	0.02	99.64
24988	169	Sentry Ins A Mut Co	WI	1,329	1,330	99.92	1,419,454	4,427,259	311.90	0.02	99.66
31119	3527	Medico Ins Co	IA	1,313	1,278	102.74	2,498,784	5,092,343	203.79	0.02	99.67
70670	917	Health Care Serv Corp A Mut Legal Re	IL	1,269	1,235	102.75	2,159,444	7,330,452	339.46	0.02	99.69
55891		Noridian Mut Ins Co	ND	1,226	1,245	98.47	1,437,253	4,860,745	338.20	0.02	99.71
76236	244	The Cincinnati Life Ins Co	OH	1,166	1,116	104.48	2,436,486	3,789,520	155.53	0.02	99.73
71439	4862	Assurity Life Ins Co	NE	1,051	1,030	102.04	2,716,891	0	0.00	0.02	99.74
66168	869	Minnesota Life Ins Co	MN	1,037	1,015	102.17	2,317,885	25,264	1.09	0.02	99.76
60243	810	American Independent Ntwrk Ins Co NY	NY	1,028	999	102.90	2,364,948	3,654,964	154.55	0.02	99.77
64190	761	Allianz Life Ins Co Of NY	NY	1,009	982	102.75	3,235,352	2,180,413	67.39	0.01	99.79
86355	408	Standard Life & Accident Ins Co	TX	978	996	98.19	1,676,270	1,702,694	101.58	0.01	99.80
62146	626	Combined Ins Co Of Amer	IL	968	988	97.98	1,165,500	2,897,289	248.59	0.01	99.82
61751	690	Central States H & L Co Of Omaha	NE	924	1,011	91.39	1,204,251	12,003,488	996.76	0.01	99.83
57487		Catholic Order Of Foresters	IL	865	810	106.79	1,256,839	1,148,932	91.41	0.01	99.84

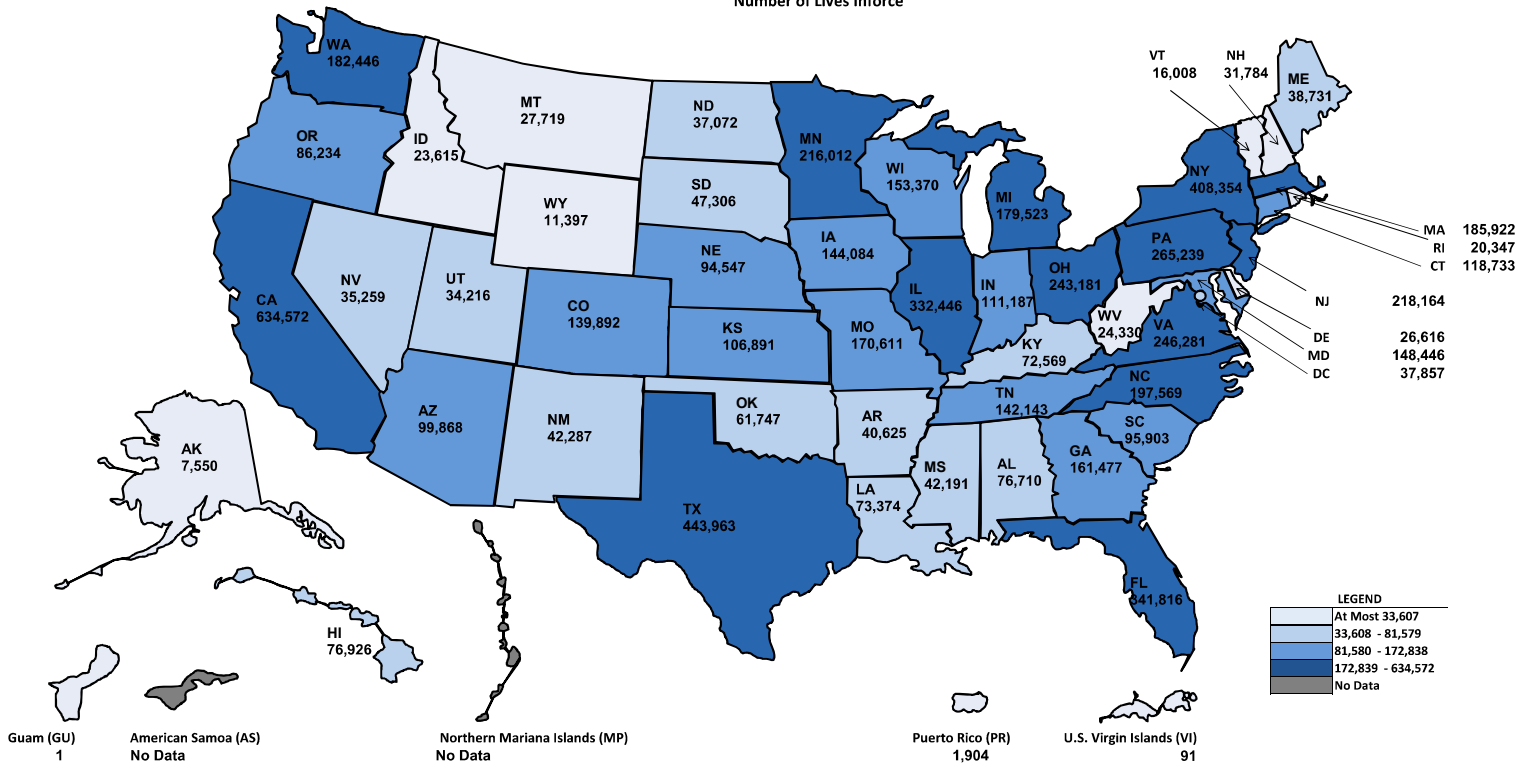
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**National Association of Insurance Commissioners
2017 Long-Term Care Insurance Experience Reporting - Form 5**

By State and U. S. Territory Totals

State Name	Earned Premium	Inforce Count End of Year	State Name	Earned Premium	Inforce Count End of Year
Alaska	15,366,727	7,381	Alabama	129,281,336	74,512
Arkansas	63,524,526	39,374	American Samoa	0	0
Arizona	169,421,666	96,458	California	1,040,836,176	625,652
Colorado	244,671,313	133,311	Connecticut	265,899,588	113,730
District Of Columbia	45,445,348	37,559	Delaware	41,313,501	26,118
Florida	590,510,722	331,406	Georgia	265,627,737	155,791
Guam	2,108	1	Hawaii	94,867,720	75,891
Iowa	232,967,252	135,617	Idaho	40,478,620	22,346
Illinois	545,718,540	321,237	Indiana	190,029,459	108,668
Kansas	158,956,250	100,229	Kentucky	119,250,296	69,838
Louisiana	103,840,279	70,998	Massachusetts	339,212,419	179,326
Maryland	297,815,724	144,434	Maine	59,267,148	37,132
Michigan	277,928,994	174,650	Minnesota	332,018,361	206,607
Missouri	265,162,493	162,773	Northern Mariana Islands	0	0
Mississippi	69,616,841	40,411	Montana	40,773,781	26,685
North Carolina	339,809,673	189,013	North Dakota	67,379,841	34,745
Nebraska	165,677,164	89,413	New Hampshire	57,820,456	30,082
New Jersey	474,094,990	211,384	New Mexico	47,616,725	41,050
Nevada	50,821,993	34,257	New York	1,019,100,026	401,972
Ohio	404,933,453	233,273	Oklahoma	95,717,318	59,046
Oregon	147,658,011	83,101	Pennsylvania	497,397,430	254,673
Puerto Rico	2,889,286	1,832	Rhode Island	39,692,018	19,289
South Carolina	165,212,801	92,271	South Dakota	73,439,855	45,353
Tennessee	224,500,066	137,640	Texas	688,185,082	430,250
Utah	48,008,355	32,980	Virginia	424,373,982	236,949
US Virgin Islands	143,787	91	Vermont	25,396,089	14,744
Washington	306,259,292	175,930	Wisconsin	260,320,020	141,575
West Virginia	32,593,099	23,441	Wyoming	21,489,227	10,741
Total All States and Territories				11,720,334,964	6,543,230

National Association of Insurance Commissioners
2017 Long-Term Care Insurance Experience Reporting - Form 5
 By State and U.S. Territory Totals
 Number of Lives Inforce



Minimum	1st Quartile	2nd Quartile	3rd Quartile	Maximum
1	33,608	81,580	172,839	634,572

National Association of Insurance Commissioners
2017 Long-Term Care Insurance Experience Reporting - Form 5
by State and U.S. Territory Totals
Insurance Experience by Line of Business

Row Description	State	Earned Premium	Incurred Claims	Inforce Count End of Year
Hawaii				
1. Individual		73,104,704	69,648,812	34,290
2. Group		21,763,015	10,936,519	41,601
3. Total		94,867,720	80,585,332	75,891
Idaho				
1. Individual		36,720,895	23,045,752	17,775
2. Group		3,757,726	1,468,531	4,571
3. Total		40,478,620	24,514,282	22,346
Illinois				
1. Individual		459,132,220	402,532,885	210,806
2. Group		86,586,320	57,061,697	110,431
3. Total		545,718,540	459,594,584	321,237
Indiana				
1. Individual		172,042,569	168,399,985	85,203
2. Group		17,986,890	10,820,003	23,465
3. Total		190,029,459	179,219,989	108,668
Iowa				
1. Individual		217,199,360	238,490,801	114,592
2. Group		15,767,893	13,727,630	21,025
3. Total		232,967,252	252,218,431	135,617
Kansas				
1. Individual		145,939,259	189,402,330	79,519
2. Group		13,016,992	7,747,381	20,710
3. Total		158,956,250	197,149,711	100,229
Kentucky				
1. Individual		99,777,900	89,753,244	50,958
2. Group		19,472,397	19,047,748	18,880
3. Total		119,250,296	108,800,991	69,838

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**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
LONG-TERM CARE INSURANCE EXPERIENCE REPORTING FORM 5
MARKET SHARE - TOP TEN COMPANIES
BY ACTUAL EARNED PREMIUMS**

KENTUCKY

Rank	Company Code	Group Code	Company Name	State of Domicile	Lives Inforce End of Year	Earned Premiums	Incurred Claims	Market Share Percentage	Cummulative Market Share
1	70025	4011	Genworth Life Ins Co	DE	16,380	32,148,987	31,316,431	26.96	26.96
2	86231	468	Transamerica Life Ins Co	IA	8,996	13,438,718	22,010,674	11.27	38.23
3	65838	904	John Hancock Life Ins Co USA	MI	7,358	12,336,340	6,320,393	10.34	48.57
4	69000	860	Northwestern Long Term Care Ins Co	WI	3,535	9,518,703	3,014,705	7.98	56.56
5	65978	241	Metropolitan Life Ins Co	NY	3,914	5,513,527	4,504,657	4.62	61.18
6	71412	261	Mutual Of Omaha Ins Co	NE	2,733	5,328,207	895,309	4.47	65.65
7	61263	233	Bankers Life & Cas Co	IL	2,179	4,169,030	3,323,748	3.50	69.14
8	20443	218	Continental Cas Co	IL	2,267	3,737,947	8,544,519	3.13	72.28
9	62235	565	Unum Life Ins Co Of Amer	ME	5,400	3,228,980	406,395	2.71	74.99
10	25178	176	State Farm Mut Auto Ins Co	IL	1,393	2,658,926	1,198,423	2.23	77.22
			** STATE TOTAL **		69,838	119,250,296	108,800,991	100.00	100.00

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